

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-12633-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marie R ST-Phard
aka Marie R St. Phard, aka Marie R Saint
Phard, aka Marie R STPhard
762-764 Stuyvesant Avenue
Irvington, NJ 07111

Social Security No.:

xxx-xx-8898

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/12/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 12, 2022

JAN: rah

Jeanne Naughton
Clerk

In re:
Marie R ST-Phard
Debtor

Case No. 17-12633-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 12, 2022

User: admin
Form ID: 148

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

Recip ID	Recipient Name and Address
db	Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
lm	+ Ditech Financial, LLC., 1100 Virginia Drive, Ste 100A, Fort Wasington, PA 19034-3277
516639380	Ditech, PO Box 6176, Rapid City, SD 57709-6176
516639381	+ Ditech Financial, 1100 Virginia Dr., #100A, Fort Washington, PA 19034-3277
516771074	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516639389	Pluese, Becker & Saltzman, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2022 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 12 2022 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 12 2022 21:04:00	VRMTG Asset Trust, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
516639369	+ EDI: WFNNB.COM	Dec 13 2022 02:03:00	Annie Sez, 401 Hackensack Ave, Hackensack, NJ 07601-6411
516639370	+ EDI: BANKAMER.COM	Dec 13 2022 02:03:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516639371	+ EDI: TSYS2	Dec 13 2022 02:03:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516639374	EDI: CAPITALONE.COM	Dec 13 2022 02:03:00	Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238
516727039	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 12 2022 21:09:46	CW Nexus Credit Card Holdings I, LLC, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516639372	+ EDI: CAPITALONE.COM	Dec 13 2022 02:03:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
516872286	+ Email/Text: bankruptcy@cavps.com	Dec 12 2022 21:04:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516639375	+ EDI: WFNNB.COM	Dec 13 2022 02:03:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
516639376	+ EDI: WFNNB.COM	Dec 13 2022 02:03:00	Comenity Bank/Annie Sez, 995 W 122nd Avenue, Westminster, CO 80234-3417
516639377	+ EDI: WFNNB.COM		

District/off: 0312-2

User: admin

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		Dec 13 2022 02:03:00	Comenity Bank/Brylane Home, PO Box 182789, Columbus, OH 43218-2789
516639378	+ EDI: CRFRSTNA.COM		
		Dec 13 2022 02:03:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
516743303	EDI: CRFRSTNA.COM		
		Dec 13 2022 02:03:00	Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
516639379	+ Email/PDF: creditonebknotifications@resurgent.com		
		Dec 12 2022 21:09:48	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
516639382	Email/Text: BNSFN@capitalsvcs.com		
		Dec 12 2022 21:04:00	First National Bank, 500 E 60th St N, Sioux Falls, SD 57104
516639383	Email/Text: BNBLAZE@capitalsvcs.com		
		Dec 12 2022 21:04:00	Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
516639387	EDI: IRS.COM		
		Dec 13 2022 02:03:00	Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
516789288	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 12 2022 21:09:48	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516791617	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 12 2022 21:04:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516727038	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 12 2022 21:09:47	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516639388	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 12 2022 21:09:51	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516889242	EDI: PRA.COM		
		Dec 13 2022 02:03:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516890334	EDI: PRA.COM		
		Dec 13 2022 02:03:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516756272	EDI: Q3G.COM		
		Dec 13 2022 02:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518449528	+ Email/Text: bkteam@selenefinance.com		
		Dec 12 2022 21:04:00	Selene Finance, LP ., Attn BK Dept, 3501 Olympus Blvd. Ste. 500, Dallas, TX 75019-6295
516639390	+ EDI: RMSC.COM		
		Dec 13 2022 02:03:00	Syncb, PO Box 965024, Orlando, FL 32896-5024
516639391	+ EDI: RMSC.COM		
		Dec 13 2022 02:03:00	Syncb/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516639392	+ EDI: RMSC.COM		
		Dec 13 2022 02:03:00	Syncb/JC Penny, PO Box 965007, Orlando, FL 32896-5007
516639393	+ EDI: RMSC.COM		
		Dec 13 2022 02:03:00	Syncb/Lowes, PO Box 956005, Orlando, FL 32896-0001
516639394	+ EDI: RMSC.COM		
		Dec 13 2022 02:03:00	Syncb/Sleepys, PO Box 965036, Orlando, FL 32896-5036
516639395	+ EDI: RMSC.COM		
		Dec 13 2022 02:03:00	Syncb/Tjx Cos, PO Box 965005, Orlando, FL 32896-5005
516639396	EDI: RMSC.COM		
		Dec 13 2022 02:03:00	Syncb/Walmart, PO Box 965024, El Paso, TX 79998
519681193	+ Email/Text: RASEBN@raslg.com		
		Dec 12 2022 21:04:00	VRMTG Asset Trust, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927

TOTAL: 35

BYPASSED RECIPIENTS

District/off: 0312-2

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516639373	*+	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
516639386	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 105572, Atlanta, GA 30348
516639385	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
516639384	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
518449529	*+	Selene Finance, LP, Attn BK Dept, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Ditech Financial LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com kimwilson@raslg.com
Herbert B. Raymond	on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Kevin Gordon McDonald	on behalf of Creditor VRMTG Asset Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor VRMTG Asset Trust k_wilsonlaw@comcast.net courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor VRMTG Asset Trust sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor VRMTG Asset Trust smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11